

In re:
Lisa Kochel
Debtor

Case No. 15-14980-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 18, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	+ Lisa Kochel, 268 Colorado Drive, Birdsboro, PA 19508-9051
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13732431	+ Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
14196854	Santander Bank, N.A., (by: Dovenmuehle Mortgage, Inc.), P.O. Box 371306, Pittsburgh, PA 15250-7306
14266216	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 18 2022 23:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 18 2022 23:35:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13614028	Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 23:40:54	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13578160	EDI: DISCOVER.COM	Mar 19 2022 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13603150	Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 23:40:54	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Mar 18, 2022

Form ID: 3180W

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Santander Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Santander Bank N.A. F/K/A Sovereign Bank andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANN E. SWARTZ	on behalf of Defendant Bayview Loan Servicing LLC ecfmail@readingch13.com, ecfmail@ecf.courtdrive.com
BARBARA A. FEIN	on behalf of Creditor Wells Fargo Bank N.A., as Trustee bfein@sanddlawyers.com, mhanford@sanddlawyers.com;kdaley@sanddlawyers.com
BARBARA A. FEIN	on behalf of Defendant Wells Fargo Bank N.A. bfein@sanddlawyers.com, mhanford@sanddlawyers.com;kdaley@sanddlawyers.com
BRENNA HOPE MENDELSON	on behalf of Debtor Lisa Kochel tobykmenelsohn@comcast.net
BRENNA HOPE MENDELSON	on behalf of Plaintiff Lisa Kochel tobykmenelsohn@comcast.net
JAMES A. PROSTKO	on behalf of Creditor Santander Bank N.A., Formerly Known As Sovereign Bank paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Santander Bank N.A. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Santander Bank N.A. F/K/A Sovereign Bank paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Santander Bank NA paeb@fedphe.com
JOSEPH ANGIO DESSOYE	on behalf of Creditor Santander Bank N.A. F/K/A Sovereign Bank paeb@fedphe.com
JOSEPH ANGIO DESSOYE	on behalf of Creditor Santander Bank NA paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Dovenmuehle Mortgage Inc. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Santander Bank N.A. F/K/A Sovereign Bank wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Santander Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MARTIN A. MOONEY	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wells Fargo Bank N.A. lgadomski@schillerknapp.com, kcollins@schillerknapp.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Mar 18, 2022

Form ID: 3180W

Total Noticed: 14

REBECCA ANN SOLARZ

on behalf of Creditor Legacy Mortgage Asset Trust 2021-SL2 bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

STEPHEN R. STARKS

on behalf of Creditor Santander Bank N.A. ryan.starks@brockandscott.com

THOMAS SONG

on behalf of Creditor Santander Bank N.A. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 23

Information to identify the case:

Debtor 1	<u>Lisa Kochel</u>	Social Security number or ITIN	xxx-xx-5291
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	15-14980-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Kochel

3/17/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.